Transaction processing apparatus.

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Abstract of EP0256768

A transaction processing system using a microchip card comprises a customer's microchip card reader/writer for communicating with a customer's microchip card in which a balance is recorded, and a vendor's microchip card reader/writer that can be electrically coupled to the customer's microchip card reader/writer and is used for communicating with a vendor's microchip card in which a balance is recorded. A transaction is processed by deducting the amount of the transaction from the balance in the customer's microchip card and adding said amount to the balance in the vendor's microchip card.

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